



Third Program Year Action Plan

The CPMP Third Annual Action Plan includes the [SF 424](#) and Narrative Responses to Action Plan questions that CDBG, HOME, HOPWA, and ESG grantees must respond to each year in order to be compliant with the Consolidated Planning Regulations. The Executive Summary narratives are optional.

Narrative Responses

GENERAL

Executive Summary

The Executive Summary is required. Include the objectives and outcomes identified in the plan and an evaluation of past performance.

Program Year 3 Action Plan Executive Summary:

During Program year 3, the City will continue with its mission to strengthen neighborhoods. Activities described in this action plan will be targeted to projects in Chicopee Center, Willimansett and Chicopee Falls neighborhoods. These areas comprise the oldest and most economically challenged areas of Chicopee.

During the Action Plan development process, the City made an assessment of activities proposed within the Consolidated Plan submitted two year ago and resulting accomplishments. During the first two year of it's Strategic Plan, the City made significant progress toward accomplishing the stated goals; continued to address housing needs through the acquisition and rehabilitation of foreclosed properties, encouragement of sustainable first time homeownership to increase the rate of owner occupancy, and supporting applications for funding of affordable rental housing for low and very low income households; made progress on improving the attractiveness and liveability of Chicopee neighborhoods through streetscape and parks improvements in addition to moving forward with site clearance and design on an Older Adult Community Center; continued efforts to stimulate private investment and return our neighborhood business districts to vibrancy through Areawide planning, streetscape improvements, remediation and clearance activities at underutilized sites to eliminate blighted conditions and return properties to productive reuse.

Citizen input through public meetings, surveys, visioning sessions, consultation with our partners and review of available statistics and reports were key components of our public process. Within this Action Plan, identified priorities will continue to be supported including increasing homeownership, improving public parks and infrastructure, and concentrating redevelopment efforts in the downtown and riverfront areas.

Projects proposed in the 2012 – 2013 program year are fully detailed within the Table 3s starting on page 35. The Projects are as follows:

CDBG 2012 - 2013		
Allocation Estimate CDBG		\$1,026,000
Administration and Planning		\$ 205,000
Public Services		\$ 149,000
Non Admin Salaries & Benefits		\$ 83,000
Uniroyal Site Clearance Activities		\$ 100,000
Housing Program Delivery (CNDC)		\$ 45,000
Public Facilities/ Parks		\$ 100,000
Public Facilities/B&G Club		\$ 94,000
Public Facilities/Infrastructure -Chicopee Center		\$ 250,000
Program Delivery		\$ 83,000
Total CDBG Funds Budgeted		\$1,026,000
Allocation Estimate HOME		\$ 254,000
HOME Administration and Planning		\$ 15,500
Ownership Production	HOME	\$ 128,500
Buyer Assistance	HOME	\$ 100,000
Rental Production	HOME	\$ 10,000
Total HOME Funds Budgeted		\$ 254,000

General Questions

1. Describe the geographic areas of the jurisdiction (including areas of low income families and/or racial/minority concentration) in which assistance will be directed during the next year. Where appropriate, the jurisdiction should estimate the percentage of funds the jurisdiction plans to dedicate to target areas.
2. Describe the basis for allocating investments geographically within the jurisdiction (or within the EMSA for HOPWA) (91.215(a)(1)) during the next year and the rationale for assigning the priorities.

3. Describe actions that will take place during the next year to address obstacles to meeting underserved needs.
4. Identify the federal, state, and local resources expected to be made available to address the needs identified in the plan. Federal resources should include Section 8 funds made available to the jurisdiction, Low-Income Housing Tax Credits, and competitive McKinney-Vento Homeless Assistance Act funds expected to be available to address priority needs and specific objectives identified in the strategic plan.

Program Year 3 Action Plan General Questions response:

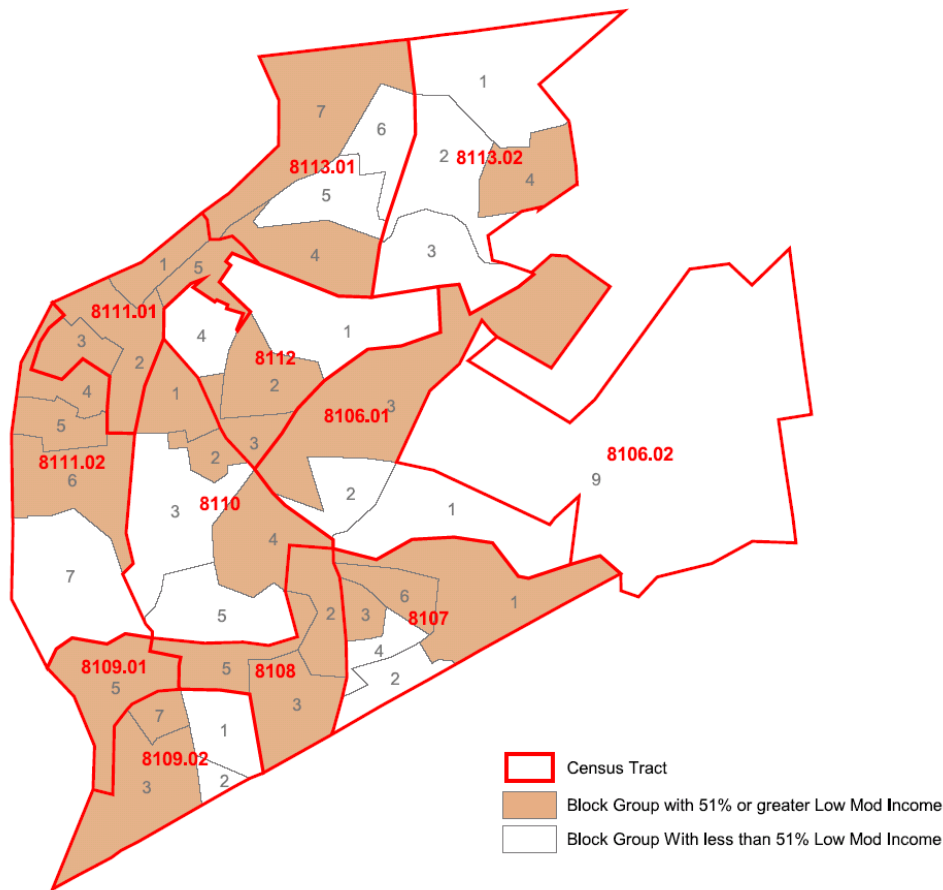
The City of Chicopee, Massachusetts is located in Hampden County, bordered by West Springfield, Springfield, Ludlow, Granby, South Hadley, and Holyoke. Chicopee is comprised of 12 census tracts which form the basis of its six neighborhoods and which also serve as the building blocks for the City.

The census tracts break into the following neighborhoods:

Neighborhood	Sub-Market	Census Tract
Neighborhood A - Chicopee Falls	Chicopee Falls	8107
	Szot Park	8108
Neighborhood B - Chicopee Center	West End	8109.01
	Chicopee Center South	8109.02
Neighborhood C - Aldenville	Sandy Hill	8110
	Aldenville	8112
Neighborhood D - Willimansett	Willimansett	8111.01
	Ferry Lane	8111.02
Neighborhood E - Fairview	Fairview West	8113.01
	Fairview East	8113.02
Neighborhood F - Burnett Road	Interchange	8106.01
	Burnett Road	8106.02

Of these Census Tracts, certain block groups contain a concentration of at least 51% low- or moderate-income people. HUD defines low- or moderate-income to mean that the household income is at or below 80% of area median income. A map of these eligible areas is included below.

CDBG Eligible Areas in Chicopee



Neighborhood demographics, selected housing indicators and data on households rents indicate that Chicopee Falls, Chicopee Center, and Willamansett are areas appropriate for HUD resources.

Expenditures are anticipated to primarily serve the Chicopee Falls, Chicopee Center and Willamansett neighborhoods. The goals established in our Consolidated Plan maximize the benefits to residents within target areas. While public infrastructure, parks, open space, and public facility type projects will be exclusively within targeted areas, other strategic investments will be made for the benefit of low and moderate income residents. For meeting the high priority needs of the community such as job creation and economic development may result in public investment outside low/moderate census tracts.

Additionally HOME Investment Partnership Funds (HOME) may be utilized to produce and/or preserve affordable housing city-wide, especially service enriched housing, assistance to homebuyers, and improvements to elder's homes.

CHICOPEE NEIGHBORHOOD DEMOGRAPHICS

Table 7 - City of Chicopee, MA and Neighborhood Comparison: Selected Socioeconomic Data

	Chicopee	A	B	C	D	E	F
Total Population - 2000	54,653	9,837	6,285	9,564	11,149	10,985	6,886
% Change since 1990	-3.5%	-3.9%	-1.9%	-18.2%	14.6%	-6.4%	0.8%
% Minority (2000)	10.2%	7.2%	13.3%	4.0%	20.6%	9.2%	4.9%
% Hispanic (2000)	5.0%	6.3%	13.6%	2.8%	21.2%	4.7%	2.5%
Total Households - 2000	23,117	4,386	2,728	4,012	4,352	4,717	2,922
% Owner-Occupancy - 2000	59.3%	50.5%	42.7%	73.6%	46.6%	69.3%	71.3%
% Owner Householders 65+ Years	33.5%	42.2%	40.9%	39.7%	30.5%	32.0%	26.1%
Median Household Income - 2000	\$35,672	\$31,883	\$29,197	\$40,221	\$31,703	\$39,093	\$44,795
Med. Selling \$ - Single Family - 2002	\$121,350	\$120,000	\$115,000	\$124,000	\$109,000	\$128,250	\$126,400
Median Rent - 2002	\$575	\$572	\$507	\$584	\$567	\$687	\$582
Total Acreage (1)	12,318	1,015	492	1,327	814	1,711	2,297
Per Acre Residential Density	4.55	6.15	8.56	4.24	6.51	3.66	2.87

Note (1) : Approximately 4,662 acres not classified to specific neighborhoods.
Source: US Census, City of Chicopee and RKG Associates, Inc.

SELECTED HOUSING INDICATORS

	Chicopee	A	B	C	D	E	F
Total Housing Units - 2000	24,424	4,634	2,933	4,152	4,608	5,072	3,024
% Single Family and Mobile Home	54.2%	43.1%	33.5%	68.7%	42.9%	65.9%	69.0%
% Multi-Family	45.8%	56.9%	66.5%	31.3%	57.1%	34.1%	30.8%
% Chapter 40-B (2002)	9.7%	16.3%	12.9%	1.0%	18.6%	6.2%	0.2%
# of Units Built Prior to 1940	7,505	2,044	1,945	918	1,401	786	411
% of Units Built Prior to 1940	30.7%	44.1%	66.3%	22.1%	30.4%	15.5%	13.6%
# of Vacant Units - 2000	1,307	249	205	140	256	355	102
% Vacant Units in 2000	5.4%	5.4%	7.0%	3.4%	5.6%	7.0%	3.4%
% Change since 1990	22.7%	-7.4%	34.0%	-13.0%	22.5%	107.6%	NA
Total Assessment (FY03 in \$mill) (1)	\$2,613.5	\$349.7	\$228.5	\$404.6	\$348.1	\$452.3	\$336.4
% of Total	100.0%	13.4%	8.7%	15.5%	13.3%	17.3%	12.9%

Note (1) : Approximately \$494.0 million, or 18.9% of assessment values could not be classified to specific neighborhoods.

Source: US Census, City of Chicopee and RKG Associates, Inc.

For the coming year at least 70 percent of the CDBG funding will be targeted to the low and moderate income persons/households. All programs and projects will aim to serve percentages of minorities at or above the minority level of the neighborhood(s) they serve.

While numerous obstacles inhibit the City's work to meet underserved needs and subpopulations, the two primary obstacles are:

1. The lack of private investment due to continued economic slowdown.
2. Continued reductions in resources to fully meet the priority needs of the low and moderate income residents of Chicopee.
3. Continued high unemployment coupled with significant increases to fuel, food and healthcare puts pressure on formerly stable households.

We will continue to work with our partners to identify funding and other options to serve the needs of underserved populations.

Statement of Anticipated Resources

Federal Grants

Sources	\$ Planned
CDBG/Entitlement	1,026,000
CDBG/Carry Over	0
HOME	254,000
HOPWA	N/A
ESG	N/A
Public Housing	
-Operating Fund	(estimate) 1,200,000
-Capital Fund	500,000
Hope VI Funds	N/A
Annual Contributions for Section 8 Tenant Based Assistance	\$2,058,000
Other Federal Grants:	
-CDBG Program Income	30,000
-HOME Program Income	7,000

Non Federal Sources

State Public Housing Subsidy	2,400,000
MHP State Bond – Soft Second Financing	60,000
Mass Rental Voucher Program (MRVP)	270,000
MassHousing	
-1 st Time Homebuyer	3,000,000
-Get the Lead Out & Home Improvement Loan	

Managing the Process

1. Identify the lead agency, entity, and agencies responsible for administering programs covered by the consolidated plan.
2. Identify the significant aspects of the process by which the plan was developed, and the agencies, groups, organizations, and others who participated in the process.
3. Describe actions that will take place during the next year to enhance coordination between public and private housing, health, and social service agencies.

Program Year 3 Action Plan Managing the Process response:

The Chicopee Office of Community Development (OCD) is the lead agency responsible for the City's Community Development Program with oversight of CDBG expenditures. In this capacity the OCD works in conjunction with a variety of public and private entities to develop and implement the program. The OCD partners with various public and private agencies, developers, and funding sources to encourage a comprehensive approach to revitalizing neighborhoods and supporting the self-empowerment of its residents. The OCD is also the municipal agency responsible for overseeing the development of the City's Five-Year Consolidated Plan.

Input was solicited from the Valley Opportunity Council, Chicopee Boy's and Girl's club and our other public services partners in addition to the Economic Development Council of Western Massachusetts, the Chicopee Neighborhood Development Corporation, City Departments and other stakeholders to the community. This plan is included as part of the Holyoke-Westfield-Chicopee Consortium Action Plan submission.

The OCD has and continues to work closely with its partners to best identify and meet the needs of the community's citizens. These ongoing partnerships help the OCD to identify community needs and develop effective plans and projects that benefit its residents. Partners consulted regarding community needs include:

Primary Nonprofit Partners:	Chicopee Housing Authority, Valley Opportunity Council, Boys and Girls Club of Chicopee, Elms College, Chicopee Village Townhomes/Winn Residential, The Care Center, Valley Opportunity Council, Womanshelter Companeros
Primary Municipal Partners:	Mayor, City Council, Planning Department, Building and Health Departments, Council on Aging, Department of Public Works, Fire and Police Departments, Parks Department, School Department
Elder Services:	Chicopee Council on Aging, WestMass ElderCare, Chicopee Visiting Nurse Association, Hawthorn Services, Valley Opportunity Council
Youth Services:	Chicopee Boys and Girls Club, Pioneer Valley Boy Scouts, Elms College
Housing Development Partners:	Winn Development, Hall Keen, HAP Inc, Valley Opportunity Council, Chicopee Neighborhood Development Corporation (CNDC), Chicopee Housing Authority, MassHousing, CHAPA, MHP Fund
Economic Development:	Chicopee Chamber of Commerce City of Holyoke Office of Economic and Industrial Development City of Springfield Office of Community Development Economic Development Council of Western Massachusetts Economic Development Partners, Mass Development Massachusetts Office of Business and Development Common Capital WestMass Development Corporation

Citizen Participation

1. Provide a summary of the citizen participation process.
2. Provide a summary of citizen comments or views on the plan.
3. Provide a summary of efforts made to broaden public participation in the development of the consolidated plan, including outreach to minorities and non-English speaking persons, as well as persons with disabilities.
4. Provide a written explanation of comments not accepted and the reasons why these comments were not accepted.

*Please note that Citizen Comments and Responses may be included as additional files within the CPMP Tool.

Program Year 3 Action Plan Citizen Participation response:

Chicopee's Citizen Participation Plan aims to involve citizens in all aspects of the development of the Action Plan, any amendments to that plan, and the performance report. For the year of this action plan the citizen participation process was conducted according to the following process:

SECTION I. INFORMATION TO BE PROVIDED

- A.** The following information was made available to the public:
- the amount of assistance the City expects to receive;
 - the range of activities to be undertaken;
 - method by which funds will be distributed;
 - schedule for the development of the Consolidated Plan;
 - the amount of assistance that will benefit low, very low, and extremely low income persons; and
 - plans to minimize the displacement of persons and the assistance to be provided any persons displaced.
- B.** The proposed Action Plan, and any amendment, shall not be submitted to HUD prior to the expiration of a 30-day comment period following notification. No Performance Report shall be submitted to HUD prior to the expiration of a 15-day comment period following notification.

SECTION II. ACCESS TO RECORDS

The OCD shall provide interested parties with reasonable and timely access to information and records relating to the jurisdiction's Consolidated Plan and use of assistance under programs covered by the Plan during the previous two (2) years. Access to other records will be made consistent with applicable local, state and federal disclosure policies. Document will also be available on the City's website for the entire review period.

SECTION III. TECHNICAL ASSISTANCE

The OCD will provide technical assistance to group representative of lower income persons and low income neighborhood interests. Such assistance shall include:

- responding to questions about program requirements;
- explaining the process by which assistance is distributed; and
- identifying parts of a proposal that need improvement.

SECTION IV. COMMUNITY OUTREACH, PUBLIC HEARINGS AND MEETINGS

During the program year the City continued its community outreach process in order to increase resident and organization input.

- A.** A Citizen Participation mailing list is maintained by OCD. The list includes interested individuals and organizations affected by OCD programs covered in the Consolidated Plan. Any person or organization may be added to the list by written request to the OCD or the Office of the Mayor. Notices of public hearings will be mailed, faxed or emailed to persons on the Citizen Participation list. Notices of other meetings and other information will be mailed as deemed relevant by the OCD.
- B.** Neighborhood meetings, focus groups and surveys include methodology undertaken to encourage involvement in the setting priorities and the development of the Annual Action Plan.
- C.** The OCD conducts public hearings to obtain citizen views. At least one hearing shall occur during each of the review periods: one for comments on the DRAFT Annual Plan and another for the annual performance review.

The hearings shall collectively address the following subjects:

- housing and community development needs;
 - development of the proposed Action Plan; and
 - program performance.
- D.** Notices
 - 1. Public Hearings: In order to give adequate notice of public hearings, OCD will publish a notice or a news story prior to each public hearing in a newspaper of general circulation. The notice contained the date, time, place and purpose of the hearings. In some cases the notices will appear on the cable access channel's bulletin board.
 - 2. Time and Location: The time and location of all public hearings, community meetings will be chosen with the accessibility to the handicapped and to the lower income community in mind.

SECTION V. COMMENTS AND COMPLAINTS

- A.** Oral or written comments from residents and organizations shall be considered in preparing the Final Consolidated Plan, any amendment to the

plan, or the performance reviews. A summary of the comments and the disposition thereof will be included with the relevant document when submitted to HUD.

- B.** Written complaints concerning the Consolidated Plan, an amendment to the plan, or a performance review shall be responded to in writing by the OCD within fifteen (15) working days whenever practical.

SECTION VI. AMENDMENTS TO THE CONSOLIDATED PLAN

- A.** An amendment to the Plan will be required in order to:
- 1.** Carry out an activity with funds covered by the Plan that was not previously described in the Action Plan, or
 - 2.** Substantial change in an activity described in the Action Plan:
 - a.** An increase/decrease in funds to an activity that is deemed significant.
 - b.** A change in the purpose, scope, location or beneficiaries of an activity if such change is deemed to constitute a new activity not previously listed in the Action Plan.
 - c.** A change in the method of distributing funds if the alternate method is not provided for in the Citizen Participation Plan.
- B.** An amendment to the Consolidated Plan requires:
- 1.** Public notice of the availability of the amendment by publishing a summary in local newspapers and holding a public hearing.
 - 2.** A thirty (30) day comment period to afford citizens the opportunity to comment.
 - 3.** OCD consideration of all comments.
 - 4.** OCD must summarize the comments and the disposition thereof and submit the amendment and summary to HUD prior to implementing amendment.

During the planning process for this 2012-2013 Annual Action Plan, the City encouraged citizen participation through a variety of means, including:

- Holding two public hearings – first on needs and the current program and the second on the proposed plan;
- Working closely with services providers on issues of family self-sufficiency and refining outreach efforts and services to subsidized housing families;
- Consulting individually with partners identified above;
- Providing technical assistance to individuals and groups seeking help;
- Consulting with the Mayor, municipal departments, boards and commissions and the Chicopee Housing Authority; and
- Consulting with numerous public and private agencies throughout the state.
- Issued and reviewed responses to a request for proposals for projects and programs.

- Posted the DRAFT Annual Action Plan on the City's Internet page to encourage broader citizen participation.

No written comments were received on the plan.

Institutional Structure

1. Describe actions that will take place during the next year to develop institutional structure.

Program Year 3 Action Plan Institutional Structure response:

The Cities of Chicopee, Westfield and Holyoke make up the HOME Consortium for Consolidated Planning. The City of Holyoke remains the Lead City.

The Chicopee Community Development Office works with the private sector, non-profit organizations, and other public institutions to oversee the goals of the Consolidated Plan. The principal partners for the OCD are the Chicopee Housing Authority, Valley Opportunity Council, Elms College and the Chicopee Boys and Girls Club. The strengths to this system include the positive lines of communication and spirit of collaboration among the communities and other organizations in the area. The weaknesses include an inability to control outside forces that are beyond the realm of the Consortium's responsibilities. The following list shows the relationship between different organizations within the jurisdiction.

Primary Nonprofit Partners: Chicopee Housing Authority, Valley Opportunity Council, Boys and Girls Club of Chicopee, Elms College, Chicopee Village Townhomes/Winn Residential, The Care Center, Valley Opportunity Council, Womanshelter Companeros

Primary Municipal Partners: Mayor, City Council, Planning Department, Building and Health Departments, Council on Aging, Department of Public Works, Fire and Police Departments, Parks Department, School Department

Elder Services: Chicopee Council on Aging, WestMass ElderCare, Chicopee Visiting Nurse Association, Valley Opportunity Council

Youth Services: Chicopee Boys and Girls Club, Pioneer Valley Boy Scouts, Elms College

Housing Development Partners: Winn Development, Hall Keen, HAP Inc, Valley Opportunity Council, Chicopee Neighborhood Development Corporation (CNDC)

Economic Development: Chicopee Chamber of Commerce
City of Holyoke Office of Economic and Industrial Development
City of Springfield Office of Community Development
Economic Development Council of Western Massachusetts
Economic Development Partners, Mass Development

During the program year, the Office will continue to consult with and coordinate efforts with the organizations listed above.

Monitoring

- 1. Describe actions that will take place during the next year to monitor its housing and community development projects and ensure long-term compliance with program requirements and comprehensive planning requirements.**

Program Year 3 Action Plan Monitoring response:

The OCD contracts in writing with its CDBG subrecipients for housing and community development activities to ensure compliance with CDBG and HOME program requirements and other federal requirements, including environmental review records, which are maintained for all projects to show compliance with federal regulations.

The Department maintains agreements with subrecipients of the program funds that require compliance with programmatic statutes and regulations. The department is responsible for ensuring that subrecipients comply with all regulations governing their administrative, financial and programmatic operations and confirm that the subrecipients are achieving their performance objectives within the contractual schedule and budget and performance measurement system. OCD uses a coordinated project monitoring process, including coordinated fiscal and program on-site monitoring visits.

The monitoring process includes these essential components:

a. Progress Reports

All subrecipients are required to submit status reports to OCD. Reports are reviewed to ensure that subrecipients are undertaking the activities contained within the Scope of Service and that they have achieved or are making diligent efforts to achieve the goals and objectives contained within the contract.

b. Invoicing

Requests for payment are submitted on a reimbursement basis. The Subrecipient submits a Requisition Form accompanied by all source documentation totaling the amount of the request. Source documentation includes: time sheets, invoices, canceled checks, purchase orders, and other sufficient documentation to justify the expenditures. In addition to source documentation, all requests for payment must include a status/progress report.

The Department will review the request for payment to determine if it is reasonable, appropriate and in accordance with the contract. If source documentation and monitoring are satisfactory, the request will be scheduled for payment. If deficiencies are found, the Subrecipient is notified immediately.

OCD is unable to process any requests for payment that do not include source documentation and a current progress report. Payment is contingent on: 1) expenditures being in accordance with the agreement and 2) satisfactory monitoring with no other outstanding issues.

The Director is responsible for ensuring that timeliness standards are met.

c. Monitoring

All subrecipients will be monitored during the program year. In some cases the Office monitors the activity on site. In other cases, the Office utilizes the quarterly reports to monitor progress.

d. On-Site Monitoring

A notification letter is sent to the subrecipient confirming the date and the scope of the monitoring and a description of the information that will be required at the visit.

At the visit the monitor will review project files to verify (1) that the activities undertaken by the subrecipient are appropriate to satisfy the contractual obligations and (2) the accuracy of the information contained within the monthly progress reports, and (3) that the subrecipient is properly administering and implementing the program within federal guidelines. In addition, the Monitor ensures that the subrecipient is achieving or making diligent efforts to achieve the goals and objectives stated in the contract.

e. Follow-up

As a follow-up to a monitoring visit, the monitor will send a determination of compliance letter notifying the subrecipient of the monitoring results. The letter will detail the purpose of the visit, provide feedback, and address areas for improvement, if necessary. This letter will be reviewed by the appropriate party prior to being sent to the subrecipient.

If the monitor identified findings, the corrective action will be recommended to the subrecipient. If the monitor has any concerns, specific recommendations will be provided to the subrecipient. The subrecipient will be required to provide to OCD a written response describing how the subrecipient will resolve any findings and correct any deficiency identified in the letter.

Upon receipt of the subrecipient's response to identified findings or concerns, the Monitor will determine if a follow-up site visit is necessary to ensure that (1) corrective action was taken and (2) the agency is now complying and performing in accordance with its contract.

f. Long term Compliance

OCD maintains a system to ensure the long-term compliance of programs and projects. These project specific requirements are monitored annually by the

appropriate program staff. The annual monitoring may require on-site inspections, a field review of beneficiary/tenant income, and rental structures.

For HOME, the portfolio of HOME rental projects is inspected regularly as required within the project's recertification process. The City ensures that long term affordability restrictions are met. OCD requires annual submission of project compliance reports, recertification of tenant income, copies of source documentation verifying tenant income, and copies of current, signed tenant lease agreements.

g. Performance Measurement System

The City has fully implemented HUD's new performance measurement standards into its programming, including performance in meeting the goals and objectives set forth in the City's Five Year Consolidated Plan. Oversight of system implementation and ongoing management will be conducted by the Director.

Lead-based Paint

- 1. Describe the actions that will take place during the next year to evaluate and reduce the number of housing units containing lead-based paint hazards in order to increase the inventory of lead-safe housing available to extremely low-income, low-income, and moderate-income families, and how the plan for the reduction of lead-based hazards is related to the extent of lead poisoning and hazards.**

Program Year 3 Action Plan Lead-based Paint response:

The City of Chicopee, along with its Consortium partners, continues to address lead-based paint in older housing stock and its health dangers to children. The City will continue to take action on the following in order to reduce the hazards of lead-based paint in housing and reduce the possibilities of lead poisoning in children:

- The Chicopee Office of Community Development (OCD) will continue to promote and make referrals to MassHousing's "Get the Lead Out" program. The program is administered locally by HAP, Inc. The Massachusetts Housing Finance Agency (MHFA) Get the Lead Out Program is designed to provide low-cost financing to owners of 1-4 family properties for lead paint abatement. Owners of 1-4 family units in Holyoke, Westfield and Chicopee can apply as funding is available. There is no general state program for deleading multi-family 5+ unit structures at this time.

All housing renovated using HOME and CDBG funds will be in full compliance with the state and federal lead regulations.

HOUSING

Specific Housing Objectives

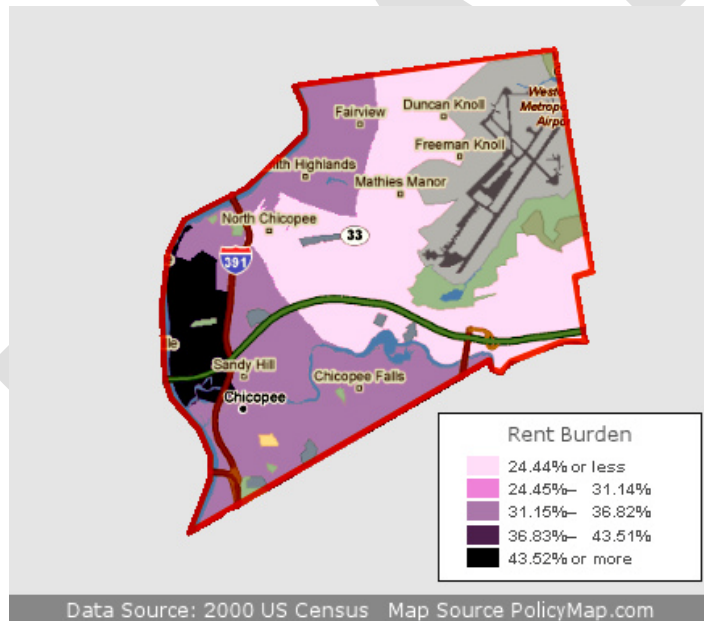
*Please also refer to the Housing Needs Table in the Needs.xls workbook.

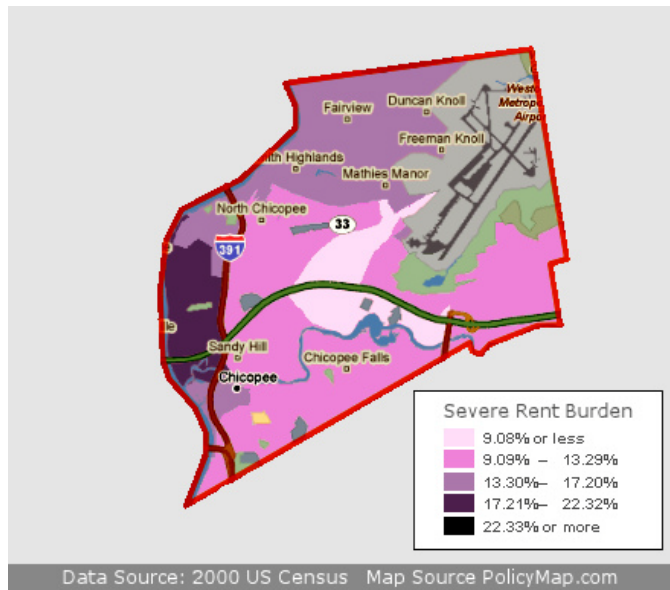
1. Describe the priorities and specific objectives the jurisdiction hopes to achieve during the next year.
2. Describe how Federal, State, and local public and private sector resources that are reasonably expected to be available will be used to address identified needs for the period covered by this Action Plan.

Program Year 3 Action Plan Specific Objectives response:

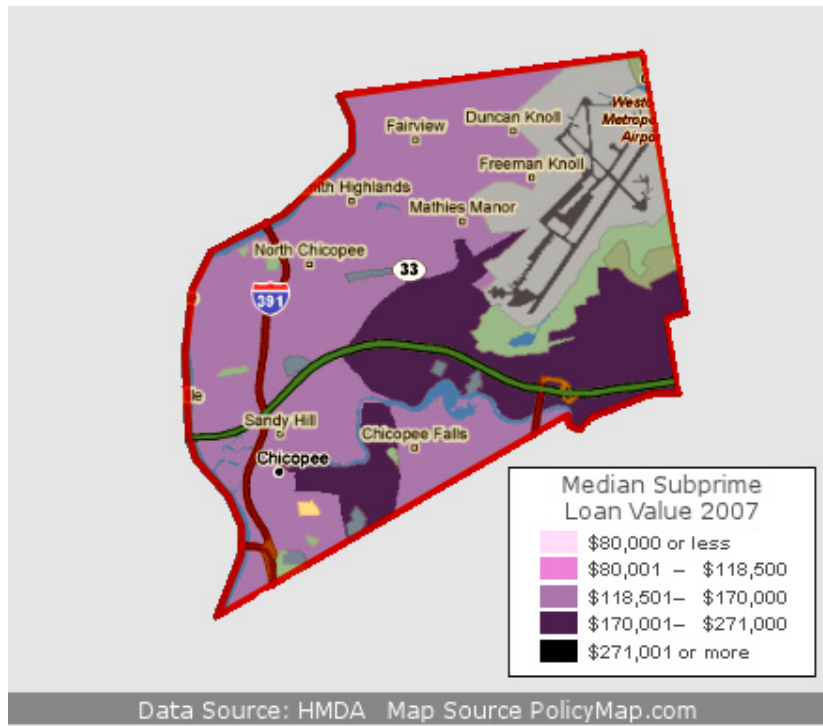
During the upcoming year, the City intends to further efforts undertaken in the 2011-2012 program year. Specifically it will:

- Continue to build capacity within the housing and development community to respond effectively to community needs and development opportunities. Data illustrates that many households within the City's target neighborhoods experience rent burdens, over 43% of the Willimansett Neighborhood residents experience a rent burden and a full 22% have a severe rent burden. Creating affordable housing throughout the City is clearly a need.





- To continue its programmatic responses to market conditions including the sub-prime mortgage crisis, the resulting increase in foreclosure and decrease in housing values. Although current reports on home foreclosures in the region still indicate that Chicopee is not being hit as hard as neighboring communities, dipping property values do indicate that Chicopee is affected negatively by the downturn in the economy. The City will support existing homeowners through foreclosure prevention work and continuing its production work to support a stable homeownership base.



The City reasonably expects the following federal, state, and local resources to be available to address the needs:

- HOME funds will be available to support internal capacity as well as the capacity of the CNDC, a Community Housing Development Organization (CHDO).
- HOME funds will be used to directly support redevelopment of problem properties. In such efforts the city would expect HOME funds to leverage the additional resources including Low-Income Housing Tax Credits (federal), Historic Tax Credits (federal), Housing Innovation Funds (state), the Affordable Housing Trust Fund (state), and private first mortgage money.
- Foreclosure Prevention Funds received on a regional basis will be used to support foreclosure efforts. The City will work with its regional partners to look at opportunities with regional lenders to assist in the efforts.
- Private Mortgage Financing will be used to support homeownership opportunities. Sources of such financing will include specialized state products offered by MassHousing as well as the "soft second" program administered by Massachusetts Housing Partnership Fund.
- General government funding will be used to enforce housing code standards on blighting properties.

Needs of Public Housing

1. Describe the manner in which the plan of the jurisdiction will help address the needs of public housing and activities it will undertake during the next year to encourage public housing residents to become more involved in management and participate in homeownership.
2. If the public housing agency is designated as "troubled" by HUD or otherwise is performing poorly, the jurisdiction shall describe the manner in which it will provide financial or other assistance in improving its operations to remove such designation during the next year.

Program Year 3 Action Plan Public Housing Strategy response:

Chicopee OCD has formed an effective and positive partnership with the CHA. Through this relationship CHA plays a significant role in helping the OCD achieve its community development objectives.

OCD and CHA will continue to work together to develop new resident services and to work with public housing residents on issues around economic self-sufficiency, adult education, and parenting skills. The City will be following the strategic recommendations made by Housing Partners Inc. for long-term, as well as immediate actions to be taken by the City through OCD and its housing partner, the Chicopee Housing Authority:

The Chicopee Housing Authority is not designated as "Troubled".

Barriers to Affordable Housing

1. Describe the actions that will take place during the next year to remove barriers to affordable housing.

Program Year 3 Action Plan Barriers to Affordable Housing response:

The City of Chicopee has been certified under Executive Order 418 Housing Certification for the Commonwealth of Massachusetts. As a certified community, Chicopee has developed a clear strategy to provide affordable housing to households with a broad range of incomes. The City has also worked to remove common regulatory barriers to the development of affordable housing including:

- Adopting zoning regulations and land use controls in conformance with housing plan,
- Not stipulating building size requirements in excess of housing or health codes,
- Not requiring development impact fees,
- Adopting recent version of the nationally recognized building codes,
- Allowing manufactured housing "as of right,"
- Completing a comprehensive housing study and establishing a housing task force,
- Instituting regulatory reforms as a result of the comprehensive housing study,
- Developing a single consolidated permit process,
- Expediting permitting for affordable housing projects,
- Establishing timelines for government review and approval of development projects,
- Exploring accessory apartments and in-fill housing ordinances, and

- Not requiring public hearings or reviews for affordable housing projects.

Given that the City of Chicopee has met its ten-percent affordable housing requirement under the State's Chapter 40B, the City will now stress the preservation of its current affordable housing stock, as well as creation of new infill affordable homeownership units. Chicopee completed a major housing and economic development study to advance the adoption of an EO 418 Community Development Plan.

The programming was also developed as a means to address barriers to housing choice for low income single females with children who may be limited in their choice of housing by income, education and language. More information on addressing this barrier to housing choice and affordable housing can be found in the City's Fair Housing Plan/Analysis of Impediments.

HOME/ American Dream Down payment Initiative (ADDI)

1. Describe other forms of investment not described in § 92.205(b).
2. If the participating jurisdiction (PJ) will use HOME or ADDI funds for homebuyers, it must state the guidelines for resale or recapture, as required in § 92.254 of the HOME rule.
3. If the PJ will use HOME funds to refinance existing debt secured by multifamily housing that is that is being rehabilitated with HOME funds, it must state its refinancing guidelines required under § 92.206(b). The guidelines shall describe the conditions under which the PJ will refinance existing debt. At a minimum these guidelines must:
 - a. Demonstrate that rehabilitation is the primary eligible activity and ensure that this requirement is met by establishing a minimum level of rehabilitation per unit or a required ratio between rehabilitation and refinancing.
 - b. Require a review of management practices to demonstrate that disinvestments in the property has not occurred; that the long-term needs of the project can be met; and that the feasibility of serving the targeted population over an extended affordability period can be demonstrated.
 - c. State whether the new investment is being made to maintain current affordable units, create additional affordable units, or both.
 - d. Specify the required period of affordability, whether it is the minimum 15 years or longer.
 - e. Specify whether the investment of HOME funds may be jurisdiction-wide or limited to a specific geographic area, such as a neighborhood identified in a neighborhood revitalization strategy under 24 CFR 91.215(e)(2) or a Federally designated Empowerment Zone or Enterprise Community.
 - f. State that HOME funds cannot be used to refinance multifamily loans made or insured by any federal program, including CDBG.

4. If the PJ is going to receive American Dream Down payment Initiative (ADDI) funds, please complete the following narratives:
 - a. Describe the planned use of the ADDI funds.
 - b. Describe the PJ's plan for conducting targeted outreach to residents and tenants of public housing and manufactured housing and to other families assisted by public housing agencies, for the purposes of ensuring that the ADDI funds are used to provide down payment assistance for such residents, tenants, and families.
 - c. Describe the actions to be taken to ensure the suitability of families receiving ADDI funds to undertake and maintain homeownership, such as provision of housing counseling to homebuyers.

Program Year 3 Action Plan HOME/ADDI response:

The City of Chicopee is part of a HOME Consortium with the City of Holyoke. The description of HOME funds is contained within the Consortiums Annual Plan. In the 2012-2013 Action Plan, the City of Chicopee has committed its HOME funds to the following efforts:

1. CHDO Operating
2. Down Payment and Closing Cost Assistance
3. Homeownership Development
4. Rental Rehabilitation

Affirmative marketing of Units: Chicopee requires all housing developers funded by the City to submit an Affirmative Fair Housing Marketing Plan (AFHMP), which must be approved by the City's Director of Housing. The AFHMP must describe the proposed activities to be carried out during advance marketing and during all rent-ups. The affirmative marketing program should ensure that any group of persons not ordinarily likely to apply for the housing without special outreach know about the housing, feel welcome to apply and have the opportunity to rent or purchase.

Outreach to Women and Minority Owned Businesses and Section 3 Requirements:

The City requires developers of City funded housing to undertake outreach to women and minority owned business for inclusion in contracts and subcontracts. The City also requires developers to comply with Section 3 hiring requirements.

For both M/WBE outreach and Section 3 hiring responsibilities, the City requires that applicants describe their plans as part of the application process for HOME funds and includes the requirements in funding contracts. At project completion, developers are required to report on compliance with both requirements.

A full description of the HOME funding is within the Consortium's Annual Plan.

HOMELESS

Specific Homeless Prevention Elements

*Please also refer to the Homeless Needs Table in the Needs.xls workbook.

1. **Sources of Funds**—Identify the private and public resources that the jurisdiction expects to receive during the next year to address homeless needs and to prevent homelessness. These include the McKinney-Vento Homeless Assistance Act programs, other special federal, state and local and private funds targeted to homeless individuals and families with children, especially the chronically homeless, the HUD formula programs, and any publicly-owned land or property. Please describe, briefly, the jurisdiction's plan for the investment and use of funds directed toward homelessness.
2. **Homelessness**—In a narrative, describe how the action plan will address the specific objectives of the Strategic Plan and, ultimately, the priority needs identified. Please also identify potential obstacles to completing these action steps.
3. **Chronic homelessness**—The jurisdiction must describe the specific planned action steps it will take over the next year aimed at eliminating chronic homelessness by 2012. Again, please identify barriers to achieving this.
4. **Homelessness Prevention**—The jurisdiction must describe its planned action steps over the next year to address the individual and families with children at imminent risk of becoming homeless.
5. **Discharge Coordination Policy**—Explain planned activities to implement a cohesive, community-wide Discharge Coordination Policy, and how, in the coming year, the community will move toward such a policy.

Program Year 3 Action Plan Special Needs response:

The City recognizes that housing and homelessness are regional issues, which must be addressed at least, in part, through cooperative efforts. Therefore, the City's strategy to address the priority needs of the homeless includes the following objectives:

- Supporting efforts by non-profit and other developers to provide permanent, affordable housing, especially for families with priority; to rehabilitate and reuse deteriorated existing structures in downtown; and achieve other housing objectives from the five year plan.
- Work with other cities, social service providers and housing agencies to develop and implement regional approaches for prevention services, emergency shelter services and transitional living.
- Provision of funding to support counseling programs and other prevention activities, which provide services to families and individuals that are at risk of homelessness.

- The Tri-County consortium is continuing its ten year plan to end homelessness which focuses on rapid re-housing, employment training and shifts efforts away from shelters. The key goals of the plan are community support, prevention and rapid re-housing, supportive housing, affordable housing, education and employment services. The Continuum of Care protocols to prevent people from being discharged from public and private institutions directly into homelessness will also be supported. Similarly, the state has shifted its homeless prevention focus to link rental subsidies, case management, support and coordination of services.

COMMUNITY DEVELOPMENT

Community Development

*Please also refer to the Community Development Table in the Needs.xls workbook.

1. **Identify the jurisdiction's priority non-housing community development needs eligible for assistance by CDBG eligibility category specified in the Community Development Needs Table (formerly Table 2B), public facilities, public improvements, public services and economic development.**

2. **Identify specific long-term and short-term community development objectives (including economic development activities that create jobs), developed in accordance with the statutory goals described in section 24 CFR 91.1 and the primary objective of the CDBG program to provide decent housing and a suitable living environment and expand economic opportunities, principally for low- and moderate-income persons.**

*Note: Each specific objective developed to address a priority need, must be identified by number and contain proposed accomplishments, the time period (i.e., one, two, three, or more years), and annual program year numeric goals the jurisdiction hopes to achieve in quantitative terms, or in other measurable terms as identified and defined by the jurisdiction.

Program Year 3 Action Plan Community Development response:

The City's overall community development aims are as follows:

- To provide for the care and needs of the city's population with respect to education, public safety, recreation and other municipal services;
- To assist in providing for vulnerable populations especially the elderly and disabled;
- To encourage and sustain economic development activities within the community in order to further stimulate job retention, creation and industrial/commercial expansion;
- To provide programming and facilities required to meet the above; and
- To generate revenues through the property tax base as a means of funding the provision of goods and services to its citizens.

Specific community development recommendations from the 2004 RKG Study include:

- use a “new urbanism” approach to neighborhood revitalization;
- strengthen neighborhood village settings through road and sidewalk improvements;
- redevelop underutilized and blighted industrial properties (brownfields) such as the former Uniroyal and Facemate sites;
- expand neighborhood services and facilities for low/moderate income residents;
- expand youth programs and facilities;
- encourage family self-sufficiency;
- identify problem properties for acquisition and redevelopment or demolition;
- ensure appropriate buffers between conflicting land uses;
- enhance senior services and facilities;
- work with developers to encourage complimentary retail businesses;

Based on the City’s community development aims and the recommendations from RKG, the following are of highest priority for community development funding:

- Neighborhood street and public infrastructure improvements
- Neighborhood parks and recreational facilities;
- Self-sufficiency programming and services including adult basic education, financial literacy, job readiness training, parenting skills training;
- Brownfield clearance and redevelopment;
- Youth services and facilities;
- Community service centers; and
- Senior services and facilities.
- Homeownership and foreclosure prevention projects and programming.

Antipoverty Strategy

- 1. Describe the actions that will take place during the next year to reduce the number of poverty level families.**

Program Year 3 Action Plan Antipoverty Strategy response:

Valley Opportunity Council (VOC) and Chicopee OCD are major partners in addressing community development needs in the City. VOC has developed a Strategic Plan utilizing the Results-Oriented Management and Accountability approach that identifies community needs and proposes various antipoverty strategies that guides their program delivery. The following is a list of their actions:

- Early Education & Childcare
- Elder Program (Senior Volunteers, health services)
- Energy Program (LAZER)
- IDA Program
- Family Life Services Case Management
- WIC Program
- Summer Food Lunch
- Farmers Market
- Food Stamp Outreach

- Transportation Program
- Citizenship Classes
- Homeless Intervention
- Low-income Property Management
- SRO Property Management
- Main Street Shelter
- ESOL, ABE & GED Instruction
- Career Counseling (Trio Program)

Chicopee OCD will continue to work with VOC and other supportive agencies in the community to develop and implement antipoverty and family self-sufficiency strategies.

NON-HOMELESS SPECIAL NEEDS HOUSING

Non-homeless Special Needs (91.220 (c) and (e))

*Please also refer to the Non-homeless Special Needs Table in the Needs.xls workbook.

1. **Describe the priorities and specific objectives the jurisdiction hopes to achieve for the period covered by the Action Plan.**
2. **Describe how Federal, State, and local public and private sector resources that are reasonably expected to be available will be used to address identified needs for the period covered by this Action Plan.**

Program Year 3 Action Plan Specific Objectives response:

A major priority for the City is to address the issue of non-elderly residents residing in public housing projects that were intended originally to serve low-income elders. At present there is a mix of elderly and disabled residents residing in elderly housing. In Robinson, Bury, Birch Bark, and Canterbury Arms 20% or more of their residents are disabled, non-elders. In Bury and at Canterbury Arms this amount is even more with 40% and 48% classified as disabled non-elders, respectively. In both properties the number of disabled non-elders is greater than the number of elders. Mixing the elderly population with the disabled non-elder population has resulted in living environments that do not fully benefit either group.

It is a priority of the City to explore opportunities for providing more assisted living and supportive housing for the disabled and for frail elders who may require such services in order to more fully participate in society. The OCD will use CDBG, HOME and other available funds to expand the supportive and assisted living housing stock in the community. The OCD plans to partner with the CHA, non-profit organizations, and/or private-sector housing development groups in order to better meet the needs of its elderly, frail elderly and disabled residents.

The City of Chicopee will financially support and has begun clearance activities, making way for the construction of a new Senior Center with City bonds, a HUD 108 loan and private donations. The Older Adult Community Center will provide an opportunity to consolidate assistance and services to senior citizens in one location while providing a community and social venue for our elders.

Other Narrative

Include any Action Plan information that was not covered by a narrative in any other section.

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